

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

THOMAS R SAGE
JENNY L SAGE
Debtor(s)

Case No. 09-13685

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/17/2009.
- 2) The plan was confirmed on 07/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/20/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/29/2011.
- 5) The case was completed on 08/06/2013.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$53,640.70.
- 10) Amount of unsecured claims discharged without payment: \$25,142.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$69,700.00
Less amount refunded to debtor \$476.05

NET RECEIPTS: \$69,223.95

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,786.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,289.25
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,075.25

Attorney fees paid and disclosed by debtor: \$1,714.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	13,600.00	13,600.00	13,600.00	13,600.00	1,147.96
ALLY FINANCIAL	Unsecured	NA	2,353.62	2,353.62	2,353.62	0.00
ASSET ACCEPTANCE CORP	Unsecured	561.00	597.50	597.50	597.50	0.00
BANK ONE/JPM CHASE	Unsecured	3,917.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,089.00	1,153.74	1,153.74	1,153.74	0.00
CAPITAL ONE BANK	Unsecured	2,867.00	3,035.95	3,035.95	3,035.95	0.00
CITIBANK	Unsecured	272.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	2,412.00	2,616.29	2,616.29	2,616.29	0.00
DIRECT MERCHANTS BANK	Unsecured	2,928.00	NA	NA	0.00	0.00
GEMB	Unsecured	15,687.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	524.00	525.13	525.13	525.13	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	115.28	115.28	115.28	0.00
MED BUSINESS BUREAU	Unsecured	84.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP	Unsecured	376.00	NA	NA	0.00	0.00
MORRIS COMMUNITY CREDIT UNIO	Secured	652.00	652.00	652.00	652.00	0.00
MORRIS COMMUNITY CREDIT UNIO	Secured	0.00	0.00	0.00	0.00	0.00
MORRIS COMMUNITY CREDIT UNIO	Secured	9,771.00	9,771.00	9,771.00	9,771.00	416.36
MORRIS HOSPITAL	Unsecured	220.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,738.00	1,749.43	1,749.43	1,749.43	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,153.00	1,212.16	1,212.16	1,212.16	0.00
PORTFOLIO RECOVERY ASSOC	Secured	8,345.00	8,345.00	8,345.00	8,345.00	511.35
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	492.40	492.40	492.40	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,692.00	5,692.06	5,692.06	5,692.06	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,406.00	1,496.31	1,496.31	1,496.31	0.00
ROGERS & HOLLAND	Secured	6,400.00	6,400.00	6,400.00	6,400.00	199.26
ROGERS & HOLLAND	Unsecured	NA	137.04	137.04	137.04	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VANDA LLC	Unsecured	1,787.00	1,928.86	1,928.86	1,928.86	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	1,658.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$652.00	\$652.00	\$0.00
Debt Secured by Vehicle	\$21,945.00	\$21,945.00	\$1,659.31
All Other Secured	\$16,171.00	\$16,171.00	\$615.62
TOTAL SECURED:	\$38,768.00	\$38,768.00	\$2,274.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$525.13	\$525.13	\$0.00
TOTAL PRIORITY:	\$525.13	\$525.13	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,580.64	\$22,580.64	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,075.25</u>	
Disbursements to Creditors	<u>\$64,148.70</u>	
TOTAL DISBURSEMENTS :		<u>\$69,223.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/18/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.